<u>WHAT IS CLAIMED IS:</u>

1   1.   A settlement system configured to process transactions, the settlement

2   system comprising:

3   an IC card;

4   a transaction terminal;

5   a plurality of settlement processors; and

6   a central apparatus coupled to communicate with the plurality of settlement

7   processors and the transaction terminal, the transaction terminal being configured to transmit

8   information between the central apparatus and the IC card, the central apparatus comprising:

9   an IC card-holder information storage unit configured to store therein:

10   (i) IC card identification information based on which each of a plurality of IC cards

11   including said IC card can be uniquely identified, and (ii) settlement processor

12   information based on which each of said settlement processors can be uniquely

13   identified, wherein each of said plurality of IC cards corresponds to predesignated one

14   or more of the settlement processors;

15   an approval request receiving unit configured to receive, through said

16   transaction terminal, IC card identification information, settlement processor

17   designation information for specifying one or more of the plurality of settlement

18   processors, and transaction information containing transaction amount data; and

19   a settlement request unit configured to generate settlement request

20   information based on the transaction information and the settlement processor

21   designation information, and to transmit the settlement request information thus

22   generated to one or more settlement processors specified by the settlement processor

23   designation information.

1   2.   A method of processing a transaction using an IC card, the method

2   comprising:

3   storing IC card identification information based on which each of a plurality of

4   IC cards can be uniquely identified and settlement processor information based on which

5   each of a plurality of settlement processors can be uniquely identified, wherein each of said

6   plurality of IC cards corresponds to predesignated one or more of the settlement processors;

7   receiving approval request information generated by a transaction terminal in

8   response to a transaction initiated using said IC card, the approval request information

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9   containing IC card identification information corresponding to said IC card, settlement

10   processor designation information specifying one of the plurality of settlement processors

11   corresponding to the IC card, and transaction amount information;

12   generating settlement request information based on the approval request

13   information; and

14   transmitting the settlement request information to the specified settlement

15   processor.

1   3.   The method of claim 2 further comprising:

2   determining whether to approve settlement of said transaction based on the

3   transmitted settlement request information and information contained in a pre-selected

4   settlement account from which the settlement amount may be withdrawn if the settlement of

5   the transaction is approved; and

6   if the transaction is approved, generating individual statement information

7   exhibiting the transaction amount for a predetermined period of time every settlement

8   processor identification information on the basis of the approval request information.

1   4.   The method of claim 2, wherein each of said plurality of settlement

2   processors is identified by a distinct settlement processor identification information, said

3   plurality of settlement processors including a first settlement processor maintained at the

4   same location where the settlement account from which funds are withdrawn for settlement

5   of the transaction is maintained, and a second settlement processor maintained at a location

6   different from the location where the settlement account is maintained.

1   5.   The method of claim 4, wherein the settlement processor designation

2   information includes a first information item based on which a first settlement processor

3   identification information corresponding to said first settlement processor is specified, and

4   second information item based on which a second settlement processor identification

5   information corresponding to said second settlement processor is specified.

1   6.   The method of claim 2 wherein said settlement request information is

2   generated in a data format corresponding to the data format of the specified settlement

3   processor.

1   7.   A computer system connected to a plurality of settlement processors

2   through a network, said computer system comprising:

3   means for inputting therethrough information relating to the transaction;

4   means for inputting therethrough the contents of an IC card;

5   means for selecting one of a plurality of settlement processor information

6   contained in said IC card; and

7   an output unit for outputting to one of said plurality of settlement processors

8   the inputted contents of said IC card corresponding to the information relating to the

9   transaction and the selection information.

1   8.   The computer system of claim 7, wherein said means for inputting

2   therethrough the transaction information, said means for inputting therethrough the contents

3   of said IC card, and means for selecting collectively form the means for inputting input

4   information to an apparatus different from said computer system through said network.

1   9.   A computer system connected to a plurality of settlement processors

2   through a network, said computer system comprising:

3   storage device for storing therein information relating to the relationship

4   between at least one of said plurality of settlement processors and a card;

5   a unit for inputting therethrough information relating to a transaction;

6   a unit for inputting therethrough information specifying said card;

7   means for specifying at least one, of said plurality of settlement processors,

8   corresponding to the card specification information; and

9   an output unit for outputting therethrough the information relating to the

10   transaction to one of said at least one settlement processor which is specified.

1   10.   A computer system according to claim 9, wherein said specification

2   means includes:

3   a unit for when a plurality of settlement processors corresponding to the card

4   specification information are present, outputting the information relating to said plurality of

5   settlement processors; and

6   an input unit for inputting therethrough the information specifying at least one

7   of said plurality of settlement processors in correspondence to the output of the information

8   relating to said settlement processors made by said output unit.

1   11.   A computer system according to claim 9, wherein said storage device

2   stores therein the information which is required for the settlement processing of the

3   settlement processor corresponding to said card, and said output unit for outputting

4   therethrough the transaction information outputs the information required for the settlement

5   processing in said storage device.

1   12.   A computer system connected to a settlement processor(s) through a

2   network, said computer system comprising:

3   a unit for inputting therethrough the information relating to a transaction;

4   a unit for inputting therethrough the contents of a IC card;

5   an input unit for inputting therethrough the information relating to a settlement

6   account concerned with the transaction; and

7   an output unit for outputting therethrough the information relating to the

8   transaction and the settlement account information to said settlement processor(s).

1   13.   A computer system according to claim 12, wherein the plurality of

2   settlement processors are present, wherein said computer system further comprises a unit for

3   inputting therethrough the information on the basis of which one of the plurality of settlement

4   processor information contained in said IC card, and wherein said output unit outputs the

5   information relating to the transaction and the settlement account information to one of said

6   plurality of settlement processors on the basis of the selection information.

1   14.   A computer system according to claim 12, wherein the information

2   relating to a plurality of settlement accounts is contained in the contents of said IC card, and

3   the information relating to the plurality of settlement accounts contains therein the

4   information on the basis of which one of the settlement accounts is selected from the

5   information relating to the plurality of settlement accounts.

1   15.   An IC card comprising:

2   an area in which the information relating to a plurality of settlement processors

3   is stored; and

4   an area in which the information relating to settlement accounts is stored in

5   correspondence to the information relating to said plurality of settlement processors,

6   wherein the information relating to said plurality of settlement processors is

7   read out in correspondence to a transaction, and the information relating to the settlement

8   accounts is read out in correspondence to the information on the basis of which one of said

9   plurality of settlement processors is selected from the read out information relating to said

10   plurality of settlement processors.

1   16.   An IC card comprising:

2   an area in which the information relating to settlement processors is stored;

3   and

4   an area in which the information relating to a plurality of settlement accounts

5   is stored in correspondence to the information relating to settlement processors,

6   wherein the information relating to the plurality of settlement accounts is read

7   out in correspondence to a transaction, and in correspondence to the information on the basis

8   of which one of the plurality of settlement accounts is selected from the read out information

9   relating to the plurality of settlement accounts, the transaction is settled through the selected

10   settlement account.

1   17.   A processing method for use in a computer system connected to a

2   plurality of settlement processors through a network, said processing method comprising the

3   steps of:

4   inputting the information relating to a transaction;

5   inputting the contents of an IC card (11);

6   inputting the information on the basis of which one of the plurality of

7   settlement processor information contained in said IC card is selected; and

8   outputting the inputted contents of said IC card corresponding to the

9   information relating to the transaction and the selected information to one of said plurality of

10   settlement processors on the basis of the selection information.

1   18.   A processing method for use in a computer system which is electrically

2   connected to a plurality of settlement processors through a network and which includes a

3   storage device for storing therein the information relating to the relationship between at least

4   one of said plurality of settlement processors and a card, said processing method comprising

5   the steps of:

6   inputting the information relating to a transaction;

7   inputting the information specifying said card;

8   specifying at least one, of said plurality of settlement processors,

9   corresponding to the card specification information; and

10   outputting the information relating to the transaction to one of said at least one

11   settlement processor which has been specified.

1   19.   A processing method according to claim 18, wherein said specification

2   step includes the steps of:

3   when the plurality of settlement processors corresponding to the card

4   specification information are present, outputting the information relating to said plurality of

5   settlement processors; and

6   inputting the information on the basis of which at least one of said plurality of

7   settlement processors is specified in correspondence to the output of the information relating

8   to said plurality of settlement processors.

1   20.   A processing method according to claim 18, wherein said storage

2   device stores therein the information required for a settlement processing of said settlement

3   processors corresponding to said card, and information required for the settlement processing

4   in said storage device and which corresponds to the output of the transaction information.

1   21.   A processing method in a computer system connected to a settlement

2   processor(s) through a network (19), said processing method comprising the steps of:

3   inputting the information relating to a transaction;

4   inputting the contents of an IC card;

5   inputting the information relating to a settlement account concerned with the

6   transaction; and

7   outputting the information relating to the transaction and the settlement

8   account information to said settlement processor(s).

1   22.   A processing method according to claim 21, wherein when the

2   plurality of settlement processors are present, the information on the basis of which one of the

3   plurality of settlement processor information contained in said IC card is inputted, and the

4   information relating to the transaction and the settlement account information are outputted to

5   one of said plurality of settlement processors on the basis of the selected information.

1   23.   A processing method according to claim 21, wherein when the

2   information relating to a plurality of settlement accounts is contained in the contents of said

3   IC card, the information relating to the settlement account contains the information on the

4   basis of which one of the information relating to the plurality of settlement accounts is

5   selected.